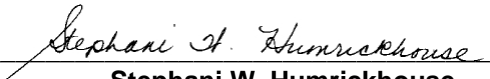


SO ORDERED.

SIGNED this 17 day of February, 2010.


Stephani W. Humrickhouse
United States Bankruptcy Judge

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NORTH CAROLINA
WILSON DIVISION**

IN RE:

ANDRE CUNNINGHAM

DEBTOR

CASE NO. 10-00136-8-SWH

CHAPTER 7

ORDER MODIFYING STAY

Upon consideration of the motion filed by JPMorgan Chase Bank, NA successors in interest to Washington Mutual Bank, FA (hereinafter "Movant"), and after required notice to all necessary parties, the Court finds as follows:

1. That Movant has a valid lien against certain property briefly described as 438 Mayview Drive, Creedmoor, North Carolina 27522.
2. That the debtor has been unable to afford Movant adequate protection for its interest in the property.
3. That Movant should be permitted to foreclose its security interest in the said property.

WHEREFORE, IT IS ORDERED, ADJUDGED AND DECREED that the stay afforded by 11 U.S.C. §362 be, and it hereby is, modified to permit JPMorgan Chase Bank, NA successors in interest to Washington Mutual Bank, FA to proceed with foreclosure in State Court and Rule 4001 (a)(3) is hereby modified to permit Movant to immediately enforce and implement this order granting relief from the automatic stay.

IT IS ALSO ORDERED that the Movant is allowed to assess reasonable fees and costs to the mortgage account for expenses incurred in filing the Motion for Relief.

IT IS ALSO ORDERED that the bankruptcy Trustee shall cease disbursements to this Creditor.

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